

IN THE ABSTRACT OF THE DISCLOSURE

Attached on a separate sheet is an Abstract of the Disclosure. Please add the attached separate sheet as page 7 at the end of the specification.

ABSTRACT OF THE DISCLOSURE

A method is provided for a mobile telephone users to pay small individual fees for certain content when surfing the Internet using a mobile telephone terminal, for example, a WAP-enabled terminal. The method establishes a payment gateway which is accessible by the mobile telephone Internet user via the mobile telephone terminal and by a provider via a provider server. Customer data of the user is held securely in a database of the payment gateway and is not transmitted over the Internet or held in the mobile terminal. A micropayment account opened at a bank is synchronized continuously with the payment gateway. To provide payment of fees for content, a reservation of a certain amount is made in the payment account via the payment gateway and is authorized by the user to the provider allowing the provider to debit amounts against the reservation. Actual charges are transmitted from the provider to the payment gateway and allocated against the reservation debiting the amounts from the micropayment account, crediting the provider and canceling the reserved amount.